

Clermont County
Employee Benefits Handbook
2011

DJFS - AFSCME Members

*To obtain complete details of your Union sponsored plans,
see your Union Representative.*

Clermont County provides several benefits to you at no cost, while you share in the cost of others. Clermont County's contribution to your benefits represents a significant part of your total compensation. We are pleased that we are able to provide you with an extensive benefits package.

ELIGIBILITY – AFSCME CARE PLAN:

- ✓ AFSCME Care Plan is effective the first of the month following your date of hire. Ex: If you were hired 2/1/2011 your AFSCME benefits would be effective 3/1/2011.
- ✓ Participation is mandatory for AFSCME bargaining employees
- ✓ The AFSCME enrollment form should be returned to the department's union representative **AS SOON AS POSSIBLE** to avoid delays in enrollment.

ELIGIBILITY:

- ✓ Full time, permanent employees (35 or more hours per week) and their qualified dependants.
- ✓ Coverage begins the 1st of the month following 90 days from your hire date. Ex: If you were hired on 2/1/2011, your benefits would be effective 5/1/2011; however, if you were hired on 2/12/2011, your benefits would not be effective until 6/1/2011.
- ✓ Enrollment forms should be returned to the HR department **as early as possible** to avoid delays with ID cards, etc. The deadline for new hire enrollment is 30 days from the date you become eligible for benefits. Late enrollments cannot & will not be processed.
- ✓ **An enrollment form and beneficiary forms are required, even if benefits are being waived.**

QUALIFIED DEPENDENT:

- ✓ Your legally married spouse
- ✓ **For medical:** Your children less than 26 yrs old. **Under Ohio Law, certain circumstances may allow you to continue to insure your child age 26 to 28 by paying an 'up-charge'. These dependents will not be included in the 'family' plan (unless they are deemed 'disabled').*
- ✓ Qualified disabled children regardless of age

OTHER INSURANCE PLANS OFFERED BY CLERMONT COUNTY BOARD OF COMMISSIONERS ARE:

- ✓ Voluntary, Employee Paid, Life and AD&D Insurance
- ✓ County Paid Long Term Disability (employees w/less than 5 years of service)
- ✓ Flexible Spending Accounts

PRE-TAX:

The medical, dental, vision and flexible spending deductions are taken 'pre-tax' which means that your deductions are taken prior to your income tax being assessed thereby lowering the amount of tax on your take home pay. Pre-tax deduction plans are authorized by the Federal Government provided the enrollment commitment is for the entire plan year – this means that you cannot change your coverage until open enrollment (held in October / November each year with an effective date of January 1st) unless you have a 'qualifying event' (QE). A QE is a circumstance which affects your family status or income, such as marriage, birth, adoption, divorce, death, loss of other coverage, newly available coverage, etc. If you should experience a QE and need to change your coverage, contact your HealthCare Coordinator or the Human Resources Department within 30 days of the qualifying event.

BENEFIT 'CREDIT':

The County contribution towards your elected health and welfare benefits is termed a "Benefit Credit". The County contributes:

\$172.81 per pay, if you select single medical;
\$430.09 per pay, if you select family medical.

AFSCME CARE PLAN - 2011:

HEALTH AND WELFARE INSURANCE PLANS:

- ✓ Dental
- ✓ Vision
- ✓ Life Insurance (in addition to the county provided coverage)
- ✓ Hearing Aid Benefit

Dental Plan – Benefit Outline:

- ✓ Covers employee, spouse and dependent children.
- ✓ Select your own dentist
- ✓ Payment according to fee schedule
- ✓ \$1,500 orthodontic benefit for dependent children under the age of 19
- ✓ No deductible
- ✓ Annual maximum benefit is \$4,000 per family member

Vision Plan – Benefit Outline:

- ✓ Covers employee, spouse and dependent children.
- ✓ Adults once every 24 consecutive months
- ✓ Children under the age of 19, once every 12 consecutive months.
- ✓ Exam, (including glaucoma test)
- ✓ Standard frames
- ✓ Basic single vision, bifocal, trifocal lenses
- ✓ Must use in-network provider

Hearing Aid Benefit – Benefit Outline:

- ✓ Covers employee, spouse and dependent children.
- ✓ Once every 4 years
- ✓ Examination (otologist physician) – maximum of \$80.00
- ✓ Hearing aids, ear mold, and the services of an Audiologist - \$800 each ear

Life Insurance:

- ✓ Based on salary. Coverage levels between \$14,000 and \$26,000
- ✓ Accidental death and dismemberment (AD&D) coverage
- ✓ Life insurance policy extension for members with a qualified disability.
- ✓ Accelerated death benefit (terminally ill members can apply to obtain partial payment while living)
- ✓ Seat belt benefit

****The AFSCME CARE PLAN is mandatory for all AFSCME Union members. The cost is currently \$40.75 per month.**

MEDICAL INSURANCE PLANS:

HUMANA:

As a full-time, permanent employee in 2011, you can choose one of two health-care plans:

- ✓ NPOS1
- ✓ NPOS2

The plans are identical in design and services covered. The main difference between the plans is in where you choose to pay for the coverage - Ask yourself: Do you prefer to pay a higher payroll deduction or pay a higher percentage of the claim at the point of service? See the chart below for a quick review of the differences between the plans:



| PLAN | NPOS1 | | NPOS2 | |
|--|--------------------------------------|----------------------------------|--------------------------------------|----------------------------------|
| Payroll Deduction: (per pay – 24 pays) | Single: \$38.09 | Family: \$160.42 | Single: \$19.20 | Family: \$107.52 |
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Deductible | \$500 Single \$1,000 Family | \$1,000 Single \$2,000 Family | \$750 Single \$1,500 Family | \$1,500 Single \$3,000 Family |
| Coinsurance (After Deductible) | Plan Pays 90% You Pay 10% | Plan Pays 70% You Pay 30% | Plan Pays 80% You Pay 20% | Plan Pays 60% You Pay 40% |
| Office Visit Co-Pay | \$15 Primary care \$30 Specialist | Deductible & 70/30% | \$20 Primary care \$40 Specialist | Deductible & 70/30% |
| Out Of Pocket Maximum | \$1,000 Single \$2,000 Family | \$2,000 Single \$4,000 Family | \$2,000 Single \$4,000 Family | \$4,000 Single \$8,000 Family |
| Rx (pharmacy) | \$10/30/50/25% | 50% copay | \$10/30/50/25% | 50% copay |

- ✓ **If you elect the NPOS1 single plan for 2011, your annual payroll deduction would be \$453.36 higher than for someone who elected the NPOS2 single plan.**
- ✓ **If you elect the NPOS1 family plan for 2011, your annual payroll deduction would be \$1,269.60 higher than for someone who elected the NPOS2 family plan.**

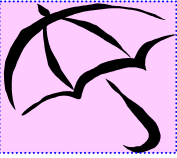
Both plans have the same prescription benefit - the prescription drug co-pays are the same. For maintenance drugs, a 90 day prescription can be filled at participating pharmacies (list attached) or through mail order at a cost which would equal two 30 day retail prescriptions at a non-participating pharmacy.

Co-pays for medical care and prescription drugs do not apply towards your deductible or your out-of-pocket maximum. This means that you will continue to pay co-pays even after your out-of-pocket maximum has been met.

Complete plan details are contained in the 'Certificate of Coverage' (Summary Plan Description) document which is posted on the www.myhumana.com web site or you can request a printed copy by calling Humana's Customer Service department: 1-888-357-6767. It is also available through the County's Intranet site and your Health Care Coordinator maintains a copy of each plan which is available for you to review, copy, etc.

A good rule of thumb is to take a look at your family's expected medical expenditures for the year (or your medical expenditures history) prior to deciding on a medical plan.

LIFE AND DISABILITY INSURANCE:



COUNTY PAID LIFE INSURANCE – MUTUAL OF OMAHA

As a full-time employee the County provides you with \$25,000 in life insurance and \$25,000 in AD&D (accidental death and dismemberment) coverage.

Coverage includes:

- ✓ An 'accelerated payment' option for employees who are diagnosed as terminally ill – this allows the employee to claim up to 50% of the coverage amount while still living.
- ✓ An educational benefit for surviving dependent children who are enrolled in college.
- ✓ Waiver of premium – in the event you become permanently disabled, you can apply to have your life insurance premiums automatically paid for you

Complete plan details can be found in the 'Certificate of Coverage' (Summary Plan Description) document – available through the MUTUAL OF OMAHA web site (www.MUTUAL OF OMAHA.com) the County web site or a copy can be obtained from your Health Care Coordinator or the Human Resources department.

VOLUNTARY LIFE INSURANCE – MUTUAL OF OMAHA

In addition to the County provided life insurance and AFSCME life insurance, optional life insurance coverage is available for yourself, your spouse, and dependent child(ren) at your expense.

- ✓ **If you elect coverage as a newly eligible participant (new hire, part time to full time, etc):** you are guaranteed coverage up to \$110,000 (or 5x your salary, whichever is lower), and up to \$50,000 for your spouse (*spouse's amount cannot exceed the employee's coverage*).
- ✓ **If you elect coverage for the first time at open enrollment:** You must complete an Evidence of Insurability (EOI) form. Coverage will become effective when approved by Mutual of Omaha.
- ✓ This benefit is 100% paid by you, the employee, through an after tax payroll deduction.
- ✓ You must elect coverage for yourself in order to accept coverage for your dependents.
- ✓ Employee & Spouse: The premium is determined by the participant's age & coverage elected.
- ✓ Dependent children are a flat rate based on the amount of coverage elected. One premium amount covers all eligible children.
- ✓ Coverage can be reduced or dropped at any time during the year, but only elected* or increased as a new hire or during open enrollment.
(*New dependents can be added to your existing coverage, within 30 days of the qualifying event).

To determine the amount of coverage and the cost, refer to the premium rate page in your packet.

LONG TERM DISABILITY INSURANCE – MUTUAL OF OMAHA

Long Term Disability (LTD) coverage is provided for employees with less than five years of service through Mutual of Omaha Insurance Company. The plan pays 60% of the employee's gross monthly pay up to a maximum of \$5,000 per month for a specific period of time based upon your individual circumstance – see the plan description for complete details on the timeline. This benefit is provided **at no cost to you**.

Employees with five or more years of service receive a similar benefit through the Ohio Public Employees Retirement System (OPERS) – OPERS requires 5 years of service in the OPERS system and total and permanent disability in order to receive disability benefits.

FLEXIBLE SPENDING ACCOUNTS (FSA)– CHARD-SNYDER

Flexible Spending Accounts allow you to have an amount deducted from your paycheck to help offset future out-of-pocket health and childcare expenses. The annual amount you elect to set aside is prorated for each pay period and deducted from your earnings before your taxes are calculated. This benefit allows you to set money aside during the course of the year on a pre-tax basis to help offset out of pocket expenses such as.....

Health FSA:

- ✓ Medical and Prescription Co-pays
- ✓ Deductibles and Coinsurance
- ✓ Durable Medical Equipment
- ✓ Eye Exams, Eyeglasses, and Lasik Surgery
- ✓ Over the Counter Medicines with a Dr's prescription



Dependent Care FSA:

- ✓ Care for your dependents under age 13 living in your household provided by a licensed day care center or an IRS compliant provider
- ✓ Care for your spouse or dependents who for physical or mental reasons cannot care for themselves
- ✓ After school care fees except for overnight activities

You can elect:

Up to \$5,000 annually for Healthcare FSA.

Up to \$5,000 annually for Dependent Care FSA (max \$2,500 if married filing separately).

Note: Be careful when estimating your projected claims for the year - this is a “use it or lose it” benefit. Any funds not used during the calendar year or end of employment, whichever comes first are forfeited.

For detailed information regarding FSA's, visit Chard-Snyder's web site: www.chard-snyder.com

RETIREMENT BENEFITS

PUBLIC EMPLOYEES RETIREMENT SYSTEM (OPERS)

As a County employee, you will participate in the Ohio Public Employees Retirement System (OPERS) in lieu of Social Security.

You are vested in the program after 5 years of service. Retirement eligibility is:

- ✓ at age 60 with 5 years service,
- ✓ at age 55 with 25 years service, or
- ✓ at any age with 30 years service.

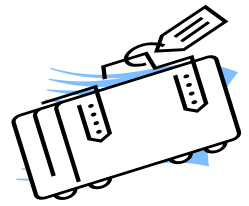
You will receive information directly from OPERS. The information package will explain in detail the benefits and election options available and timeline to elect.

Note: Prior service in the public sector, including military service, may qualify towards your applied service time. If you have public service within Ohio or with the military, contact your HR representative at 732-7640.

DEFERRED COMPENSATION PLANS

In addition to PERS, the County has approved participation in a voluntary savings program to enable you to set aside a portion of your income on a pre-tax basis to supplement your retirement benefits. Three plans are available: State of Ohio Public Employees Deferred Compensation Plan, County Commissioners Association of Ohio Deferred Compensation Plan, and International City / County Management Association. Each plan offers investment options, such as a fixed rate of return, variable annuity and mutual fund plans.

VACATION AND HOLIDAY SCHEDULE:



VACATION LEAVE

Full-time employees, who work 40 hours per week (80 per pay period) receive 80 hours vacation after one year of service and then begin accruing vacation at a rate of 80 hours per anniversary year. Full-time employees who work 35 hours per week (70 per pay period) will receive 70 hours vacation after one year of service then begin accruing vacation at a rate of 70 hours per anniversary year. After 8, 15, and 25 years of service the accrual increases for an additional week of vacation.

The actual number of 'vacation days' you have would be based on your normal work schedule – *for example: If you regularly work a 40 hr / 4 day week, you would accrue 80 hours of vacation after one year – but for you, this would equate to 8 regular work days (2 weeks) rather than the 10 shown for employees who work 40 hrs / 5 days per week.*

| Years of Service | Schedule below is based on a 40 hr/5 day week |
|------------------|---|
| 1 - 7 Years: | 10 – 8 hr days |
| 8 - 14 Years: | 15 – 8 hr days |
| 15 - 24 Years: | 20 – 8 hr days |
| 25+ Years: | 25 – 8 hr days |

PERSONAL DAY

- ✓ Full-time employees are entitled to eight hours of personal leave per year, awarded on January 1st. This day must be used by the end of the calendar year. It will not roll over to the following year. If you are on probation as of January 1, you will be awarded eight hours of personal leave when you successfully complete probation.
- ✓ You may have the option of converting up to 6 unused sick leave days to personal leave days with pay on the basis of two for one – provided you maintain a sick leave balance of at least 280 hours. A maximum of 3 personal days may be obtained each calendar year.

EARNED PERSONAL DAY

- ✓ Full-time employees, who work 182 days (six months) without using any sick leave, will receive one personal day (8 hours) of earned personal leave. You may receive up to two Earned personal days per year. Earned personal days must be used within one calendar year of the issue date
EX: A day is issued on 3/19/2011 must be used by 3/19/2011.

HOLIDAYS

As a full-time employee, you are entitled to ten paid holidays per year. Due to the nature of some County services you may be required to work on holidays, however, you will be compensated for working the holiday.



Observed holidays are:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

LEAVE OF ABSENCE:



SICK LEAVE

- ✓ Full-time employees receive fifteen days of sick leave per year.
- ✓ Part-time employees receive sick leave at a reduced amount based on hours worked.
- ✓ Unused sick leave can be carried over to the next year up to an unlimited number of hours.

FAMILY MEDICAL LEAVE ACT:

- ✓ Clermont County complies with the federally mandated "Family Medical Leave Act" also known as FMLA.
- ✓ FMLA is a protected leave which provides you with job security for up to 16 weeks should you find it necessary to take a qualified family or medical leave.
- ✓ FMLA is only paid time off if you also have sick, vacation, personal, earned personal or comp time available – otherwise it is unpaid leave.
- ✓ To be eligible you must have at least one year of employment with Clermont County and at least 1250 hours worked (equates to about 20 hrs per week).
- ✓ You must apply for the leave and complete and return all necessary documentation to ensure you are protected.

LEAVE DONATION

- ✓ An employee who has an extended period of absence for a serious personal illness or to assist a seriously ill immediate family member and has exhausted all available paid leave, maybe eligible to receive voluntarily donated leave from co-workers based on the 'County Leave Donation' policy.
- ✓ Only employees who have over 240 hours accrued may donate and the donation must be approved. *There are limitations to the Leave Donation policy such as the inability to donate from one "office" to another. For instance, a Board of County Commissioner's employee would not be able to donate to an employee of the Sheriff's office; an employee of the Sheriff's office would not be able to donate to an employee at CCDD, etc.*

OTHER LEAVE

- ✓ Unpaid Leave - Personal, Disability, Military, Education, Family and/or Medical
- ✓ A full-time employee may request a maternity leave of absence, without pay, for a period not to exceed 6 months.

WORKERS' COMPENSATION

- ✓ You or your survivors are eligible for workers' compensation benefits if your death or disability results from an occupational illness or injury. In cases of disability, the BWC will pay reasonable medical expenses related to your injury. If the injury lasts for more than seven days, you may choose to receive your regular wages through the County Wage Continuation policy instead of Workers' Compensation temporary total disability benefits up to a maximum of twelve weeks. Wage continuation payments have the benefit of causing no interruption in your regular pay schedule, unlike Workers' Compensation temporary-total benefit that in many cases can cause significant interruptions in income due to their administrative delays. This benefit election provides the additional advantage of no disruption in your regular scheduled paycheck, in addition to continued Public Employees Retirement System contributions. If death occurs because of the occupational injury or illness, your eligible survivors may receive a lump sum benefit, plus a weekly survivor benefit.
- ✓ The county's portion of your health insurance premiums will continue to be paid for up to 12 consecutive calendar months for an employee who is unable to work due to a work related injury or illness – however, the employee portion must be remitted to the Human Resources department.

MISCELLANEOUS BENEFITS:

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Counseling services (up to 5 visits per year) provided to Clermont County employees and their immediate family members through CONCERN – paid by Clermont County. CONCERN is staffed by trained professional. Services include, but are not limited to:

- Personal & Mental Health
- Grief – Personal and Group Help Available
- Addictions – gambling, alcohol, drugs
- Work Related Issues
- Anger Management
- Retirement Planning
- Locating Dependent Care
- Conflict Resolution

❖ *These services are 100% confidential – no identifiable information is forwarded to your employer.*

HEALTHY WORK ENVIRONMENT

The County provides a Smoke-Free and Drug-Free workplace. The General Health District offers a Wellness Program to all County employees, which provides a variety of wellness-related programs. Some of these programs are open to your immediate family members as well.

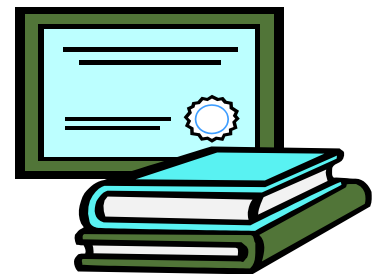
Many county employees also participate in the Weight Watchers at Work program – availability of this program is based on participation per series (*contact your HealthCare Coordinator or the Human Resources department to obtain additional information*).

TUITION ASSISTANCE PROGRAM

After the successful completion of your probationary period and with the approval of your manager, you can apply for tuition reimbursement toward the cost of furthering your education.

- ✓ The annual limit is \$2,000 and comes with a \$50 per month work commitment.
- ✓ Basically this means for every \$50 you receive, you are expected to work one month – ex: if your reimbursement is \$250 – your work commitment would be 5 months.
- ✓ The percentage paid is based on your grade:
 - A = 75%
 - B = 65%
 - C = 60%

(Up to \$2000 Reimbursed per year)



DIRECT DEPOSIT

Your paycheck will be directly deposited to the bank or credit union of your choice. Simply complete an authorization form, available from your payroll department or HR representative.

TERMINATION OF BENEFITS

- ✓ Employment termination
- ✓ Full time to part time status
- ✓ Dependent status change; Child's 26th birthday.
- ✓ Employee death

Other than termination of employment, **it is the employee's responsibility to notify the Human Resources Department of a status change so COBRA benefits can be offered.**

If your employment ends or your status changes from full time to part time, your insurance plans will end on the last day of the month in which the change took place (*your payroll deductions must be paid through to the end of the month*). At which time you would become eligible for up to 18 months of continuation of coverage as provided by COBRA law.

When your dependent child becomes ineligible due to their 26th birthday, he/she would become eligible enroll for an individual plan for up to 36 months of continuation of coverage, as provided by COBRA law.

If you become covered under another plan, for instance through your spouse, your coverage with the County will end on the effective date of new coverage should you elect to drop your coverage through the County.

If you have a qualifying event which allows you to enroll yourself or pick up dependent coverage with the County, the effective date will be the date of the qualifying event rather than the 1st of the next month.

In the event of your death while actively employed with the County, or your divorce or legal separation, your covered dependents are eligible to continue their existing coverage for up to 36 months.

Open enrollment is held in October / November of each year for an effective date of January 1st of the following year. This is the time of year that you can make changes to your benefit elections without having a 'qualifying event'. It's important to remember that open enrollment is not a COBRA qualifying event – if you drop a dependent during the open enrollment period, the dependent will only be offered COBRA coverage if you notify the Human Resources department that the dependent has experienced a qualifying event within the designated time period (30 - 60 days depending upon the nature of the qualifying event).

COBRA Rights: Further details pertaining to your COBRA rights and the COBRA rights of your qualified dependents can be found in your "COBRA Initial Rights Notification" which will be mailed to your home within a few weeks of your benefit eligibility date. The COBRA Initial Rights Notification document is also posted on the County's internet site under Human Resources. You can also find additional descriptive details by accessing the Department of Labor web site on the internet (www.dol.gov).

NOTE: All SPD's (summary plan descriptions), forms and other information for health & welfare plans will be posted on the County's web site when they are approved for publication).